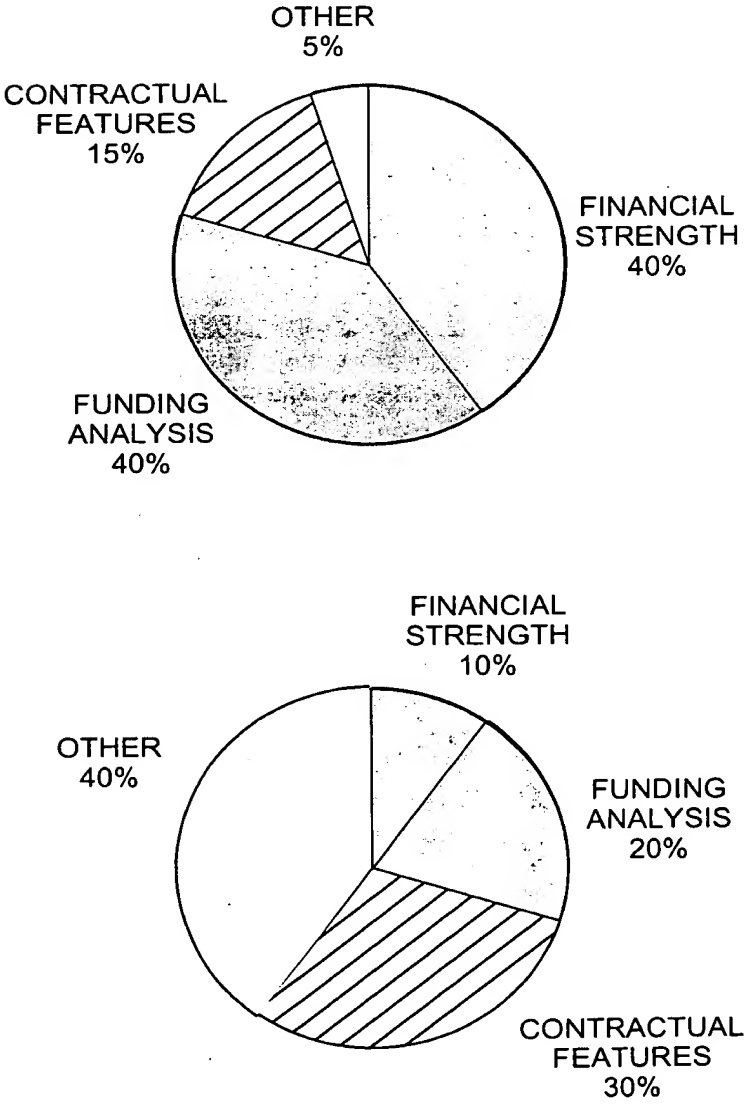


FIG. 1A

P00980-TF5860

FINANCIAL STRENGTH OF COMPANY	40
S&P RATING	6
WEISS RATING	6
BEST'S RATING	8
ASSET SIZE	10
STRENGTH OF BACKING FROM PARENT	10

FUNDING ANALYSIS	40
CASH FLOW REQUIRED FOR FUNDING	20
NET PRESENT VALUE OF A/T CASH FLOW AT X%	4
IRR ON COMPOSITE A/T CASH FLOW	4
A/T EFFECT ON EARNINGS @ YEAR 1	5
CUMULATIVE A/T EFFECT ON EARNINGS @ YEAR 5	5
EARNINGS CROSSOVER	2

CONTRACTUAL FEATURES	15
De MEC'ING PROVISIONS	3
MORTALITY CHARGE GUARANTEES	4
EXPENSE CHARGE GUARANTEES	4
BUYER RATING OF FUND CHOICES	2
BUYER RATING OF HISTORICAL FUND PERFORMANCE	2

OTHER	5
SUITABILITY OF UNDERWRITING OFFER	5

FIG. 1B

Page 3 of 3 - 09/30/2004

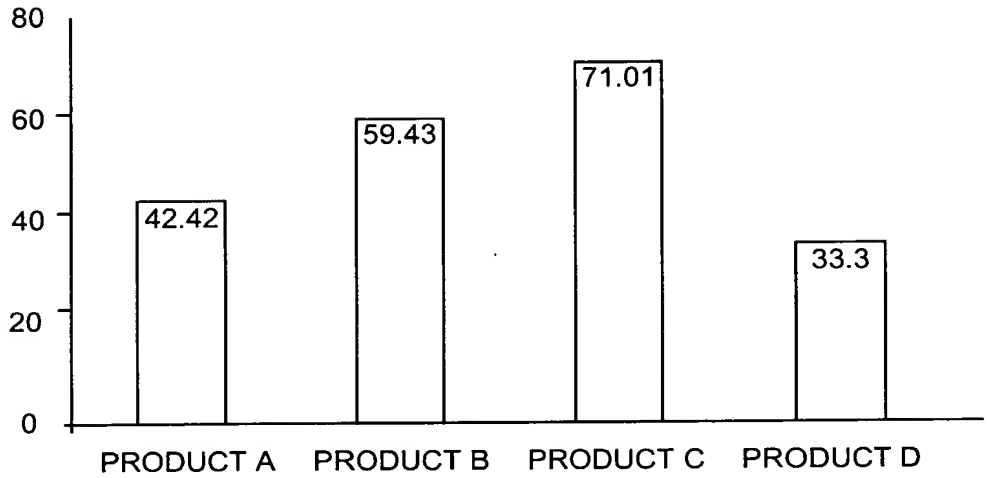


FIG. 1C

Docket No. 3034.1000-001

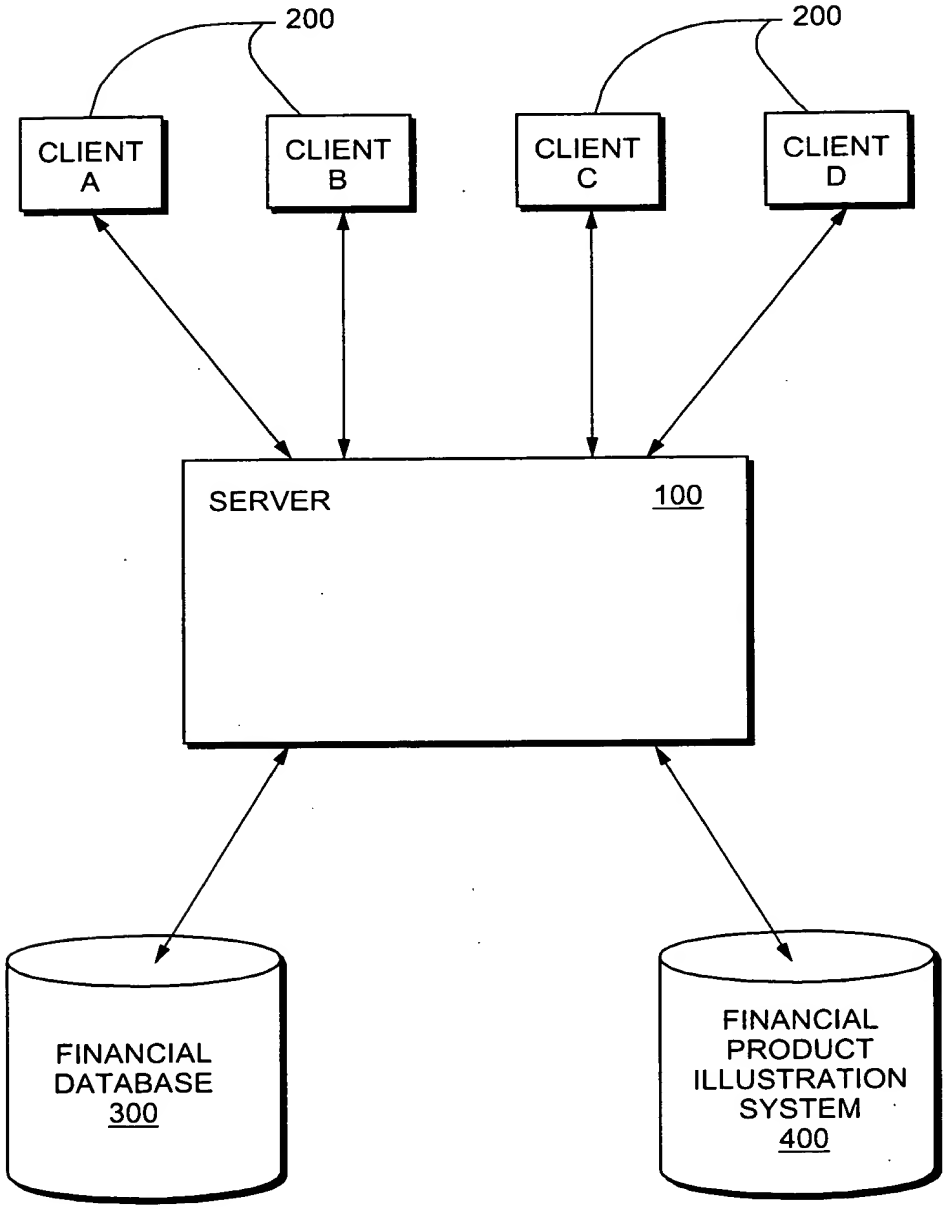


FIG. 2

EDS3801.1691.3.0

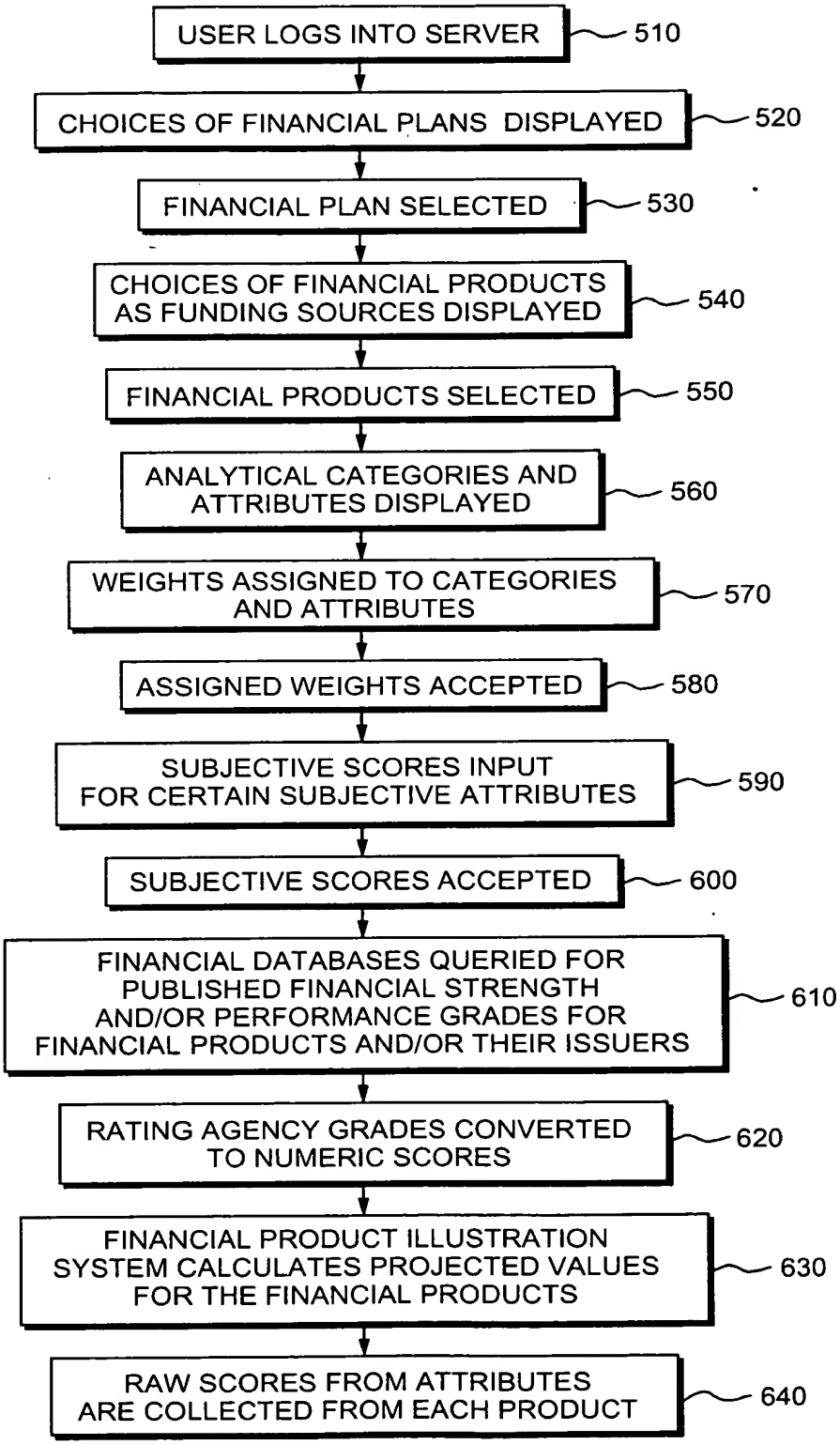


FIG. 3A

EFS ID: 1576860
Application No.: 09/971,660

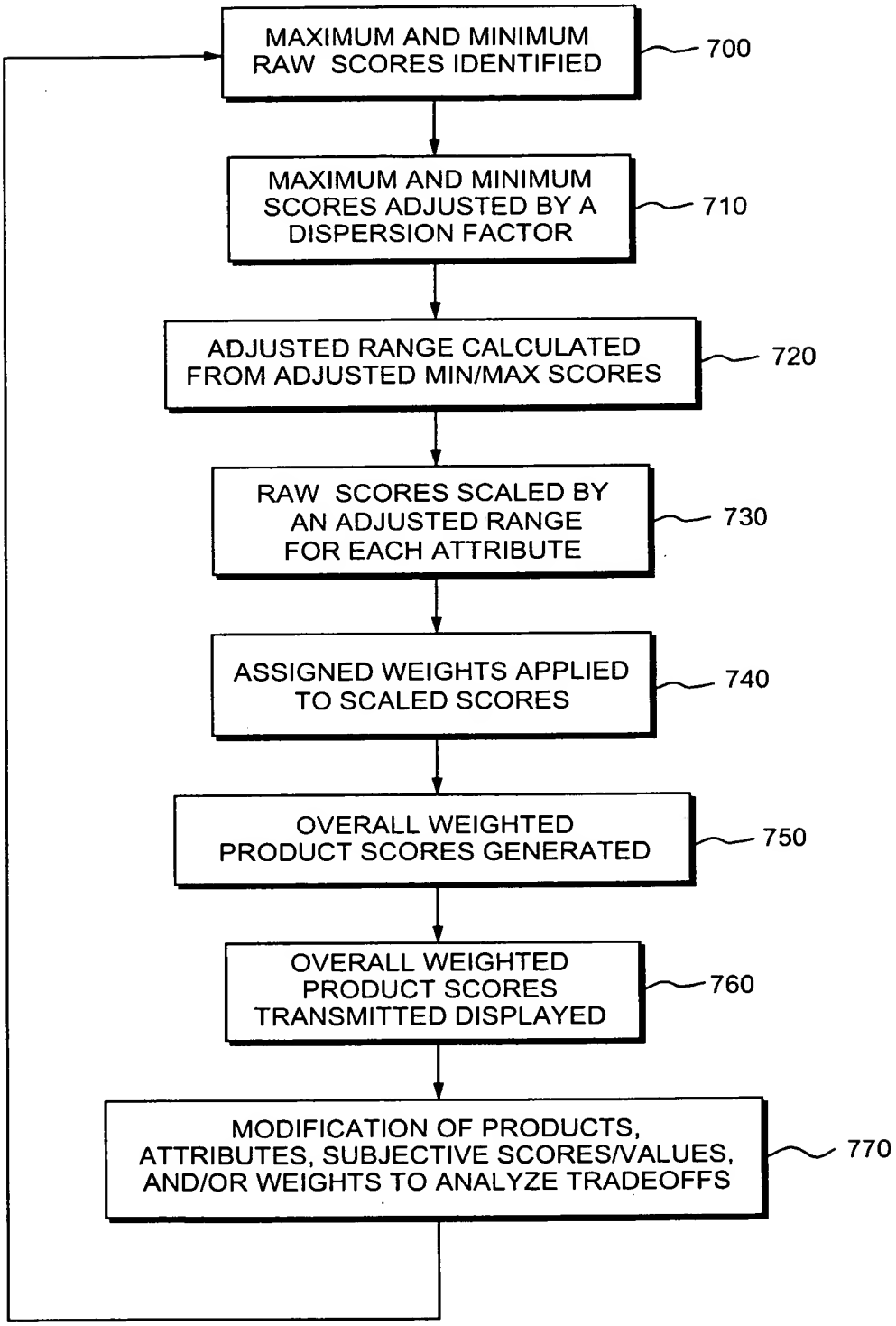
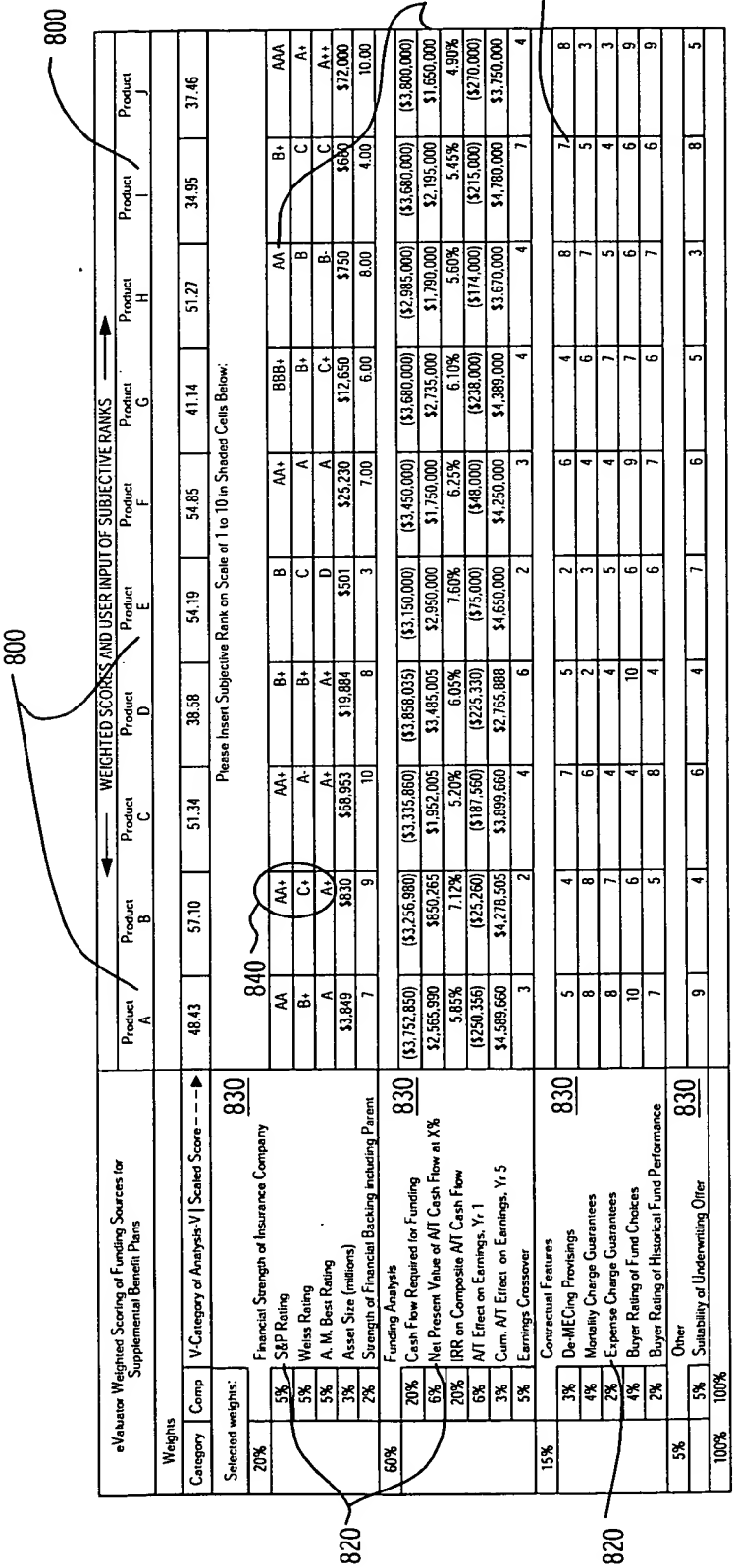


FIG. 3B

T0038-T5960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eValuator Weighted Scoring of Funding Sources for Supplemental Benefit Plans
WEIGHTED SCORES AND USER INPUT OF SUBJECTIVE RANKS
Product A
Product B
Product C
Product D
Product E
Product F
Product G
Product H
Product I
Product J
Weights
Category
Comp
V-Category of Analysis-V | Scaled Score
48.43
57.10
51.34
38.58
54.19
54.85
41.14
51.27
34.95
37.46
Selected weights:
Please Insert Subjective Rank on Scale of 1 to 10 in Shaded Cells Below:
20%
Financial Strength of Insurance Company
5% S&P Rating AA AA+ AA+ B+ B AA+ BBB+ AA B+ AAA
5% Weiss Rating B+ C+ A- B+ C A B+ B C A+
5% A. M. Best Rating A A+ A+ A+ D A C+ B- C A++
3% Asset Size (millions) $3,849 $830 $68,953 $19,884 $501 $25,230 $12,650 $750 $680 $72,000
2% Strength of Financial Backing including Parent 7 9 10 8 3 7.00 6.00 8.00 4.00 10.00
60%
Funding Analysis
20% Cash Flow Required for Funding ($3,752,850) ($3,256,980) ($3,335,860) ($3,858,035) ($3,150,000) ($3,450,000) ($3,680,000) ($2,985,000) ($3,680,000) ($3,800,000)
6% Net Present Value of A/T Cash Flow at X% $2,565,990 $850,265 $1,952,005 $3,485,005 $2,950,000 $1,750,000 $2,735,000 $1,790,000 $2,195,000 $1,650,000
20% IRR on Composite A/T Cash Flow 5.85% 7.12% 5.20% 6.05% 7.60% 6.25% 6.10% 5.60% 5.45% 4.90%
6% A/T Effect on Earnings, Yr 1 ($250,356) ($25,260) ($187,560) ($225,330) ($75,000) ($48,000) ($238,000) ($174,000) ($215,000) ($270,000)
3% Cum. A/T Effect on Earnings, Yr 5 $4,589,660 $4,278,505 $3,899,660 $2,765,888 $4,650,000 $4,250,000 $4,389,000 $3,670,000 $4,780,000 $3,750,000
5% Earnings Crossover 3 2 4 6 2 3 4 4 7 4
15%
Contractual Features
3% De-MECing Provisings 5 4 7 5 2 6 4 8 7 8
4% Mortality Charge Guarantees 8 8 6 2 3 4 6 7 5 3
2% Expense Charge Guarantees 8 7 4 4 5 4 7 5 4 3
4% Buyer Rating of Fund Choices 10 6 4 10 6 9 7 6 6 9
2% Buyer Rating of Historical Fund Performance 7 5 8 4 6 7 6 7 6 9
5%
Other
5% Suitability of Underwriting Offer 9 4 6 4 7 6 5 3 8 5
100% 100%

FIG. 4A

Financial Strength Arrays---→	Ratings Categories		S&P	AFS S&P's	A.M. BEST	AFS A.M. BEST	WEISS	AFS WEISS	MOODY'S		DUFF & PHELPS
	Superior	20	AAA	20	A++	20	A+	20	AAA		AAA
		19			A+	19					
	Excellent	18	AA+	18	A	18	A	18	Aa1		AA+
		17	AA	17	A-	17	A-	17	Aa2		AA
		16	AA-	16			B+	16	Aa3		AA-
	Very Good	15	A+	15	B++	15	B	15	A1		A+
		14	A	14	B+	14	B-	14	A2		A
		13	A-	13			C+	13	A3		A-
	Good	12	BBB+	12	B	12	C	12	Baa1		BBB+
		11	BBB	11	B-	11	C-	11	Baa2		BBB
		10	BBB-	10			D+	10	Baa3		BBB-
	Fair	9	BB+	9	C++	9	D	9	Ba1		BB+
		8	BB	8	C+	8	D-	8	Ba2		BB
		7	BB-	7			E+	7	Ba3		BB-
	Marginal	6	B+	6	C	6	E	6	Ba1		B+
		5	B	5	C-	5	E-	5	Ba2		B
		4	B-	4					Ba3		B-
	Below Standards	3	CCC	3	D	3			Caa		
		2	CC	2					Ca		
		1							C		
		0			E	0					
		-1			F	-1					

FIG. 4B

Docket No.: 3034.1000-001
Method and System for Evaluation
[redacted]
Inventors: Daniel Johnson and Alok Mehta [redacted]

Raw Score Results			Raw Scores, before weights applied									
			Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
Weight Subt	Weight Categ	Category of Analysis										
20.00		Financial Strength of Insurance Company										
	5.00	S&P Rating	17.00	18.00	18.00	6.00	5.00	18.00	12.00	17.00	6.00	20.00
	5.00	Weiss Rating	16.00	13.00	17.00	16.00	12.00	18.00	16.00	15.00	12.00	20.00
	5.00	A.M. Best Rating	18.00	19.00	19.00	19.00	3.00	18.00	8.00	11.00	6.00	20.00
	3.00	Asset Size	$3,849	$830	$68,953	$19,884	$501	$25,230	$12,650	$750	$680	$72,000
	2.00	Strength of Financial Backing including Parent	7	9	10	8	3	7	6	8	4	10
60.00		Funding Analysis										
	20.00	Cash Flow Required for Funding	($3,752,850)	($3,256,980)	($3,335,860)	($3,858,035)	($3,150,000)	($3,450,000)	($3,680,000)	($2,985,000)	($3,680,000)	($3,800,000)
	6.00	Net Present Value of A/T Cash Flow at X%	$2,565,990	$850,265	$1,952,005	$3,485,005	$2,950,000	$1,750,000	$2,735,000	$1,790,000	$2,195,000	$1,650,000
	20.00	IRR on Composite A/T Cash Flow	5.85%	7.12%	5.20%	6.05%	7.60%	6.25%	6.10%	5.60%	5.45%	4.90%
	6.00	A/T Effect on Earnings, Yr 1	($250,356)	($25,260)	($187,560)	($225,330)	($75,000)	($48,000)	($238,000)	($174,000)	($215,000)	($270,000)
	3.00	Cum. A/T Effect on Earnings, Yr 5	$4,589,660	$4,278,505	$3,899,660	$2,765,888	$4,650,000	$4,250,000	$4,389,000	$3,670,000	$4,780,000	$3,750,000
	5.00	Earnings Crossover	3	2	4	6	2	3	4	4	7	1
15.00		Contractual Features										
	3.00	De-MECing Provisings	5.00	4.00	7.00	5.00	2.00	6.00	4.00	8.00	7.00	8.00
	4.00	Mortality Charge Guarantees	8.00	8.00	6.00	2.00	3.00	4.00	6.00	7.00	5.00	3.00
	2.00	Expense Charge Guarantees	8.00	7.00	4.00	4.00	5.00	4.00	7.00	5.00	4.00	3.00
	4.00	Buyer Rating of Fund Choices	10.00	6.00	8.00	10.00	6.00	9.00	7.00	6.00	6.00	9.00
	2.00	Buyer Rating of Historical Fund Performance	7.00	5.00	8.00	4.00	6.00	7.00	6.00	7.00	6.00	9.00
5.00		Other										
	5.00	Suitability of Underwriting Offer	9.00	4.00	6.00	4.00	7.00	6.00	5.00	3.00	8.00	5.00
100.00	100.00											

850

FIG. 4C

Raw Score Results			Range and Dispersion of Weighted Scores Dispersion Factor used to de-cluster scores ----- ► 10.00%					
Weight Subt	Weight Categ	Category of Analysis	Max	Min	Spread	Adjusted Max w/Disp. Factor	Adjusted Min w/Disp. Factor	Ad. Range w/Disp. Factor
20.00		Financial Strength of Insurance Company						
	5.00	S&P Rating	20.00	5.00	15.00	21.50	3.50	18.00
	5.00	Weiss Rating	20.00	12.00	8.00	20.80	11.20	9.60
	5.00	A.M. Best Rating	20.00	3.00	17.00	21.70	1.30	20.40
	3.00	Asset Size	$72,000	$501	$71,499	$79,150	($6,649)	$85,799
	2.00	Strength of Financial Backing including Parent	10.00	3.00	7.00	10.70	2.30	8.40
60.00		Funding Analysis						
	20.00	Cash Flow Required for Funding	($2,985,000)	($3,858,035)	$873,035	($2,897,697)	($3,945,339)	($1,047,642)
	6.00	Net Present Value of A/T Cash Flow at X%	$3,485,005	$850,265	$2,634,740	$3,748,479	$586,791	$3,161,688
	20.00	IRR on Composite A/T Cash Flow	7.600%	4.900%	2.700%	7.870%	4.630%	3.240%
	6.00	A/T Effect on Earnings, Yr 1	($25,260)	($270,000)	$244,740	($786)	($294,474)	$293,688
	3.00	Cum. A/T Effect on Earnings, Yr 5	$4,780,000	$2,765,888	$2,014,112	$4,981,411	$2,564,477	$2,416,934
	5.00	Earnings Crossover	7.00	1.00	6.00	7.60	0.40	7.20
15.00		Contractual Features						
	3.00	De-MECing Provisings	8.00	2.00	6.00	8.60	1.40	7.20
	4.00	Mortality Charge Guarantees	8.00	2.00	6.00	8.60	1.40	7.20
	2.00	Expense Charge Guarantees	8.00	3.00	5.00	8.50	2.50	6.00
	4.00	Buyer Rating of Fund Choices	10.00	6.00	4.00	10.40	5.60	4.80
	2.00	Buyer Rating of Historical Fund Performance	9.00	4.00	5.00	9.50	3.50	6.00
5.00		Other						
	5.00	Suitability of Underwriting Offer	9.00	3.00	6.00	9.60	2.40	7.20
100.00	100.00							

FIG. 4D

Docket No.: 3034.1000-001
Title: Method and System for Evaluation
Inventors: Daniel Johnson and Alok Mehta

SCALED SCORING			← – – Weighted Scores , after Weights Applied – – →									
			Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
Weight												
Subt	Categ	Category of Analysis Scaled Scoring – – ►	48.43	57.10	51.34	38.58	54.19	54.85	41.14	51.27	34.95	37.46
20.00		Financial Strength of Insurance Company										
	5.00	S&P Rating	3.75	4.03	4.03	0.69	0.42	4.03	2.63	3.75	0.69	4.58
	5.00	Weiss Rating	2.50	0.94	3.02	2.50	0.42	3.54	2.50	1.98	0.42	4.58
	5.00	A.M. Best Rating	4.09	4.34	4.34	4.34	0.42	4.09	1.64	2.38	1.15	4.58
	3.00	Asset Size	0.37	0.26	2.64	0.93	0.25	1.11	0.67	0.26	0.26	2.75
	2.00	Strength of Financial Backing Including Parent	1.12	1.60	1.83	1.36	0.17	1.12	0.88	1.36	0.40	1.83
60.00		Funding Analysis										
	20.00	Cash Flow Required for Funding	$4	$13	$12	$2	$15	$9	$5	$18	$5	$3
	6.00	Net Present Value of A/T Cash Flow at X%	$4	$1	$3	$6	$4	$2	$4	$2	$3	$2
	20.00	IRR on Composite A/T Cash Flow	753.09%	1537.04%	351.85%	876 .54%	1833.33%	1000.00%	907.41%	598.77%	506.17%	166.67%
	6.00	A/T Effect on Earnings, Yr 1	$1	$6	$2	$1	$4	$5	$1	$2	$2	$1
	3.00	Cum. A/T Effect on Earnings, Yr 5	$3	$2	$2	$0	$3	$2	$2	$1	$3	$1
	5.00	Earnings Crossover	2	1	3	4	1	2	3	3	5	0
15.00		Contractual Features										
	3.00	De-MECing Provisings	1.50	1.08	2.33	1.50	0.25	1.92	1.08	2.75	2.33	2.75
	4.00	Mortality Charge Guarantees	3.67	3.67	2.56	0.33	0.89	1.44	2.56	3.11	2.00	0.89
	2.00	Expense Charge Guarantees	1.83	1.50	0.50	0.50	0.83	0.50	1.50	0.83	0.50	0.17
	4.00	Buyer Rating of Fund Choices	3.67	0.33	2.00	3.67	0.33	2.83	1.17	0.33	0.33	2.83
	2.00	Buyer Rating of Historical Fund Performance	1.17	0.50	1.50	0.17	0.83	1.71	0.83	1.17	0.83	1.63
5.00		Other										
	5.00	Suitability of Underwriting Offer	4.58	1.11	2.50	1.11	3.19	2.50	1.81	0.42	3.89	1.81
100.00	100.00											

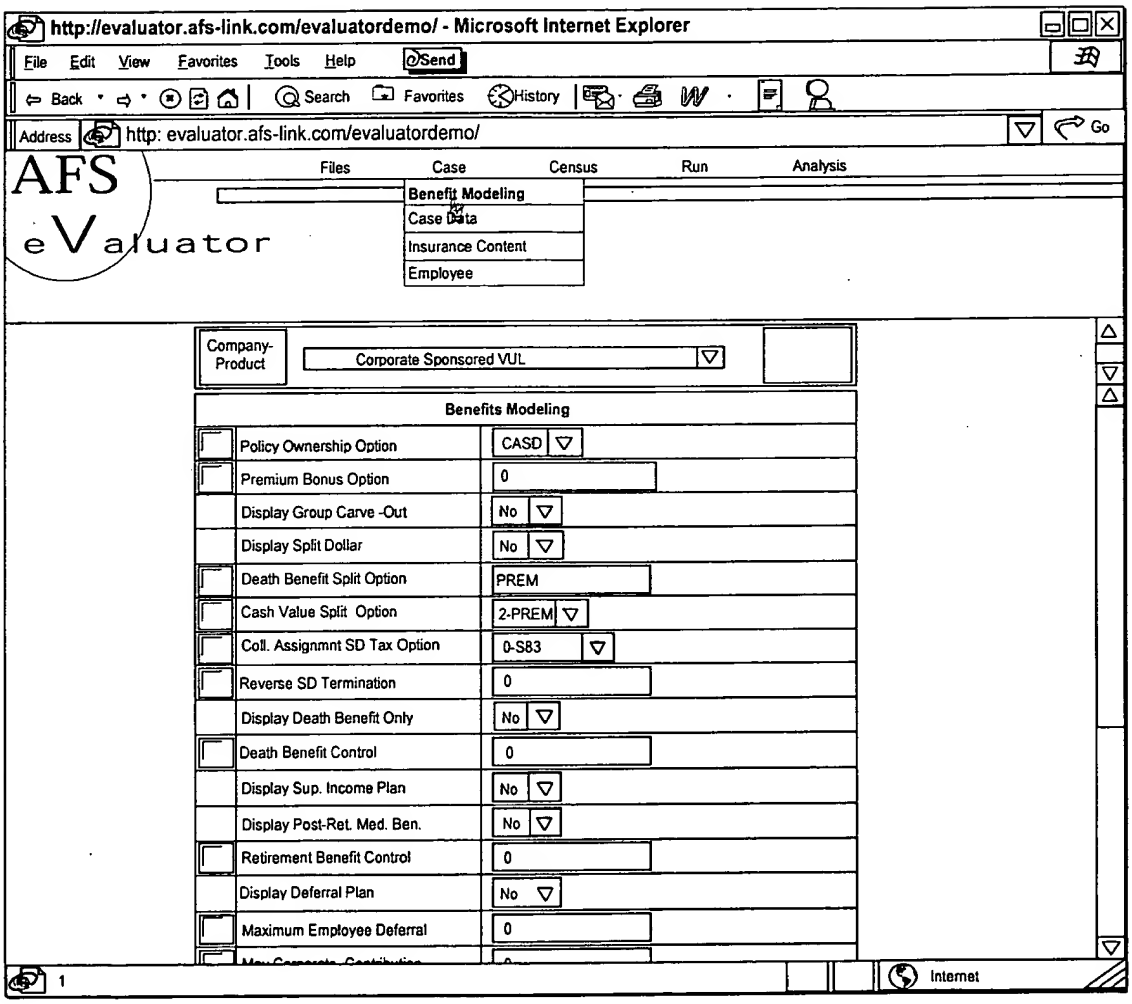
FIG. 4E

Docket No.: 3034.1000-001
Title: Method and System for Evaluatio
Inventors: Daniel Johnson and Alok Me

eValuator Weighted Scoring of Funding Sources for Supplemental Benefit Plans			← - - WEIGHTED SCORES AND USER INPUT OF SUBJECTIVE RANKS - - →									
			Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
Weights												
Category	Comp	Category of Analysis	61.95	58.55	67.83	37.53	26.19	63.99	44.11	54.61	27.30	68.99
Selected Weights:			Please Insert Subjective Rank on Scale of 1 to 10 in Shaded Cells below:									
60%		Financial Strength of Insurance Company										
	30%	S&P Rating	AA	AA+	AA+	B+	B	AA+	BBB+	AA	B+	AAA
	10%	Weiss Rating	B+	C+	A-	B+	C	A	B+	B	C	A+
	5%	A.M. Best Rating	A	A+	A+	A+	D	A	C+	B-	C	A++
	5%	Asset Size (millions)	$3,849	$830	$68,953	$19,884	$501	$25,230	$12,650	$750	$680	$72,000
	10%	Strength of Financial Backing including Parent	7	9	10	8	3	7.00	6.00	8.00	4.00	10
20%		Funding Anatysis										
	4%	Cash Flow Required for Funding	($3,752,850)	($3,256,980)	($3,335,860)	($3,858,035)	($3,150,000)	($3,450,000)	($3,680,000)	($2,985,000)	($3,680,000)	($3,800,000)
	4%	Net Present Value of A/T Cash Flow at X%	$2,565,990	$850,265	$1,952,005	$3,485,005	$2,950,000	$1,750,000	$2,735,000	$1,790,000	$2,195,000	$1,650,000
	4%	IRR on Composite A/T Cash Flow	5.85%	7.12%	5.20%	6.05%	7.60%	6.25%	6.10%	5.60%	5.45%	4.90%
	4%	A/T Effect on Earnings, Yr 1	($250,356)	($25,260)	($187,560)	($225,330)	($75,000)	($48,000)	($238,000)	($174,000)	($215,000)	($270,000)
	2%	Cum. A/T Effect on Earnings, Yr 5	$4,589,660	$4,278,505	$3,899,660	$2,765,888	($4,650,000)	$4,250,000	$4,389,000	$3,670,000	$4,780,000	$3,750,000
	2%	Earnings Crossover	3	2	4	6	2	3	4	4	7	1
15%		Contractual Features										
	3%	De-MECing Provisings	5	4	7	5	2	6	4	8	7	8
	4%	Mortality Charge Guarantees	8	8	6	2	3	4	6	7	5	3
	2%	Expense Charge Guarantees	8	7	4	4	5	4	7	5	4	3
	4%	Buyer Rating of Fund Choices	10	6	8	10	6	9	7	6	6	9
	2%	Buyer Rating of Historical Fund Performance	7	5	8	4	6	7	6	7	6	9
5%		Other										
	5%	Suitability of Underwriting Offer	9	4	4	4	7	6	5	3	8	5
100%	100%											

FIG. 4F

Docket No.: 3034.1000-001
Title: Method and System for Evaluation
Inventors: Daniel Johnson and Alok Mehta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AFS eValuator
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Benefit Modeling
Case Data
Insurance Content
Employee
Company-Product
Corporate Sponsored VUL
Benefits Modeling
Policy Ownership Option CASD
Premium Bonus Option 0
Display Group Carve -Out No
Display Split Dollar No
Death Benefit Split Option PREM
Cash Value Split Option 2-PREM
Coll. Assignmnt SD Tax Option 0-S83
Reverse SD Termination 0
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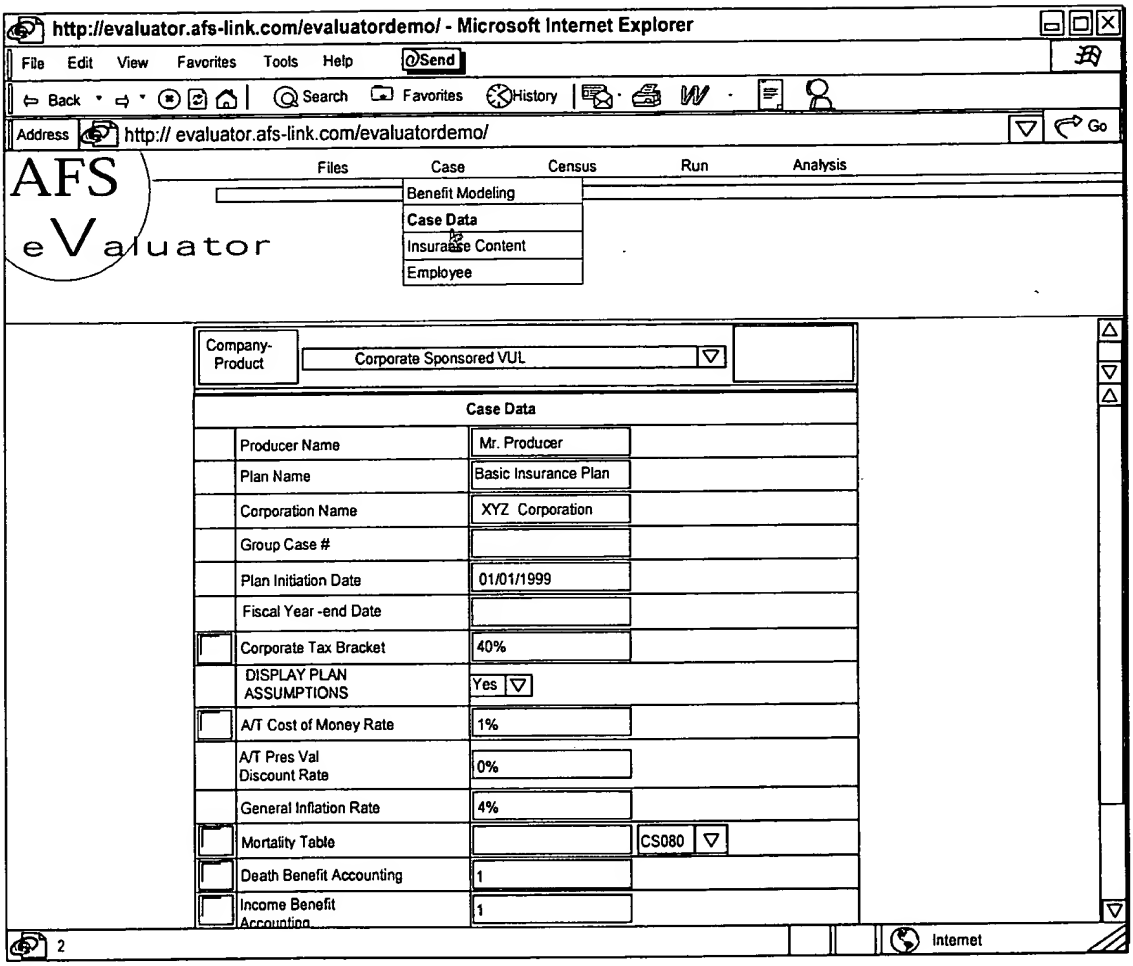
Retirement Benefit Control 0
Display Deferral Plan No
Maximum Employee Deferral 0
Internet

FIG. 5A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Back Search Favorites History
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Benefit Modeling
Case Data
Insurance Content
Employee
Company-Product
Corporate Sponsored VUL
Case Data
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Plan Name
Basic Insurance Plan
Corporation Name
XYZ Corporation
Group Case #
Plan Initiation Date
01/01/1999
Fiscal Year -end Date
Corporate Tax Bracket
40%
DISPLAY PLAN ASSUMPTIONS
Yes
A/T Cost of Money Rate
1%
A/T Pres Val Discount Rate
0%
General Inflation Rate
4%
Mortality Table
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Death Benefit Accounting
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Income Benefit Accounting
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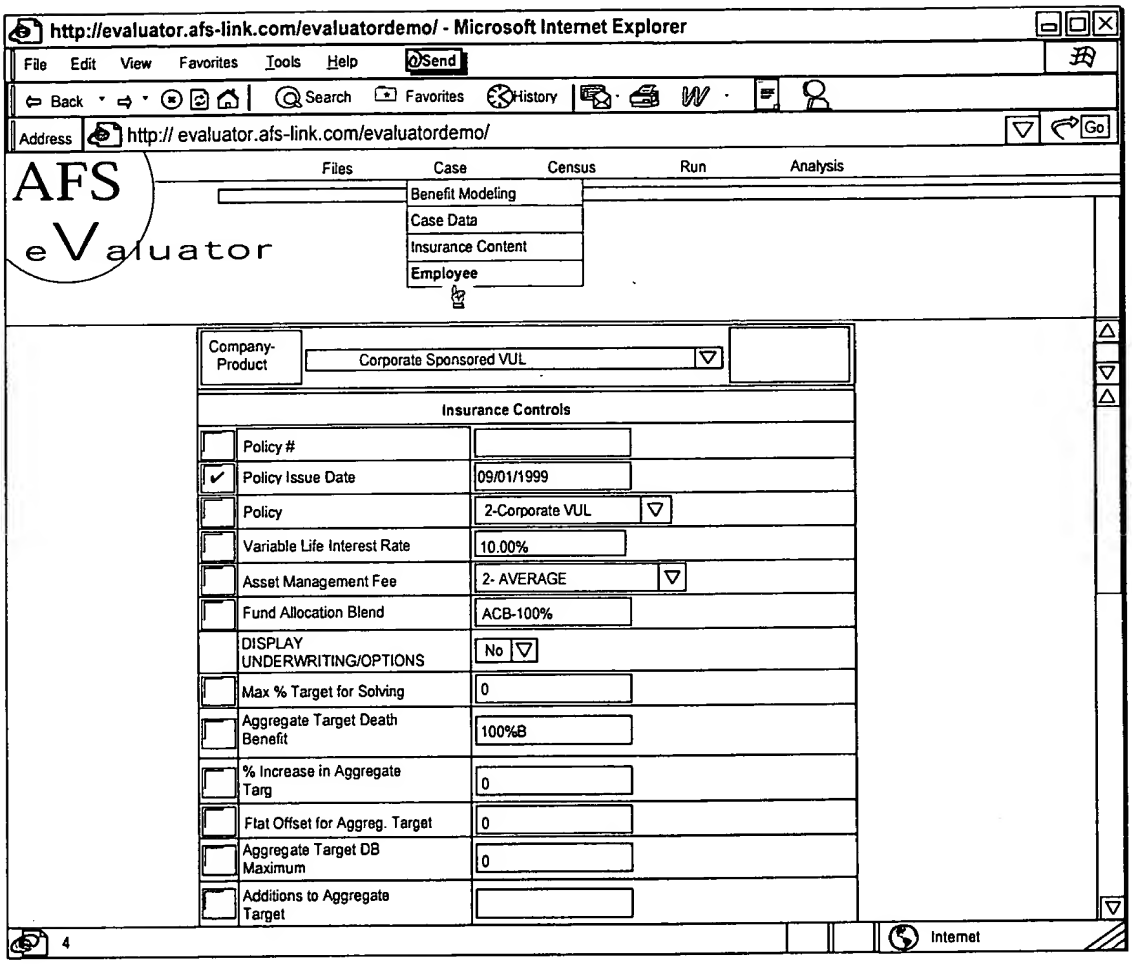
2
Internet

FIG. 5B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AFS eValuator
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Benefit Modeling
Case Data
Insurance Content
Employee
Company-Product
Corporate Sponsored VUL
Insurance Controls
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Policy
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Variable Life Interest Rate
10.00%
Asset Management Fee
2- AVERAGE
Fund Allocation Blend
ACB-100%
DISPLAY UNDERWRITING/OPTIONS
No
Max % Target for Solving
0
Aggregate Target Death Benefit
100%B
% Increase in Aggregate Targ
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Flat Offset for Aggreg. Target
0
Aggregate Target DB Maximum
0
Additions to Aggregate Target
Internet

FIG. 5C

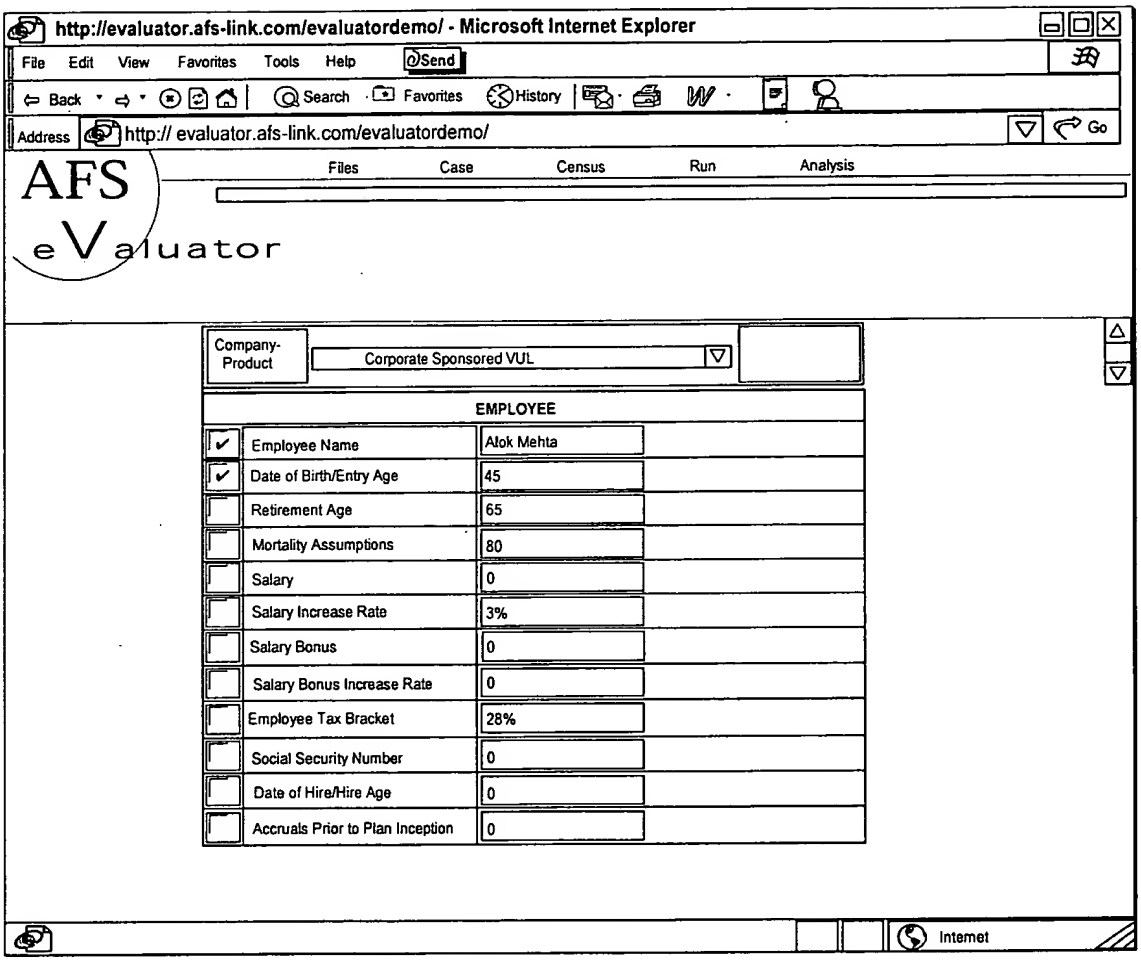


FIG. 5D

3034.1000-001

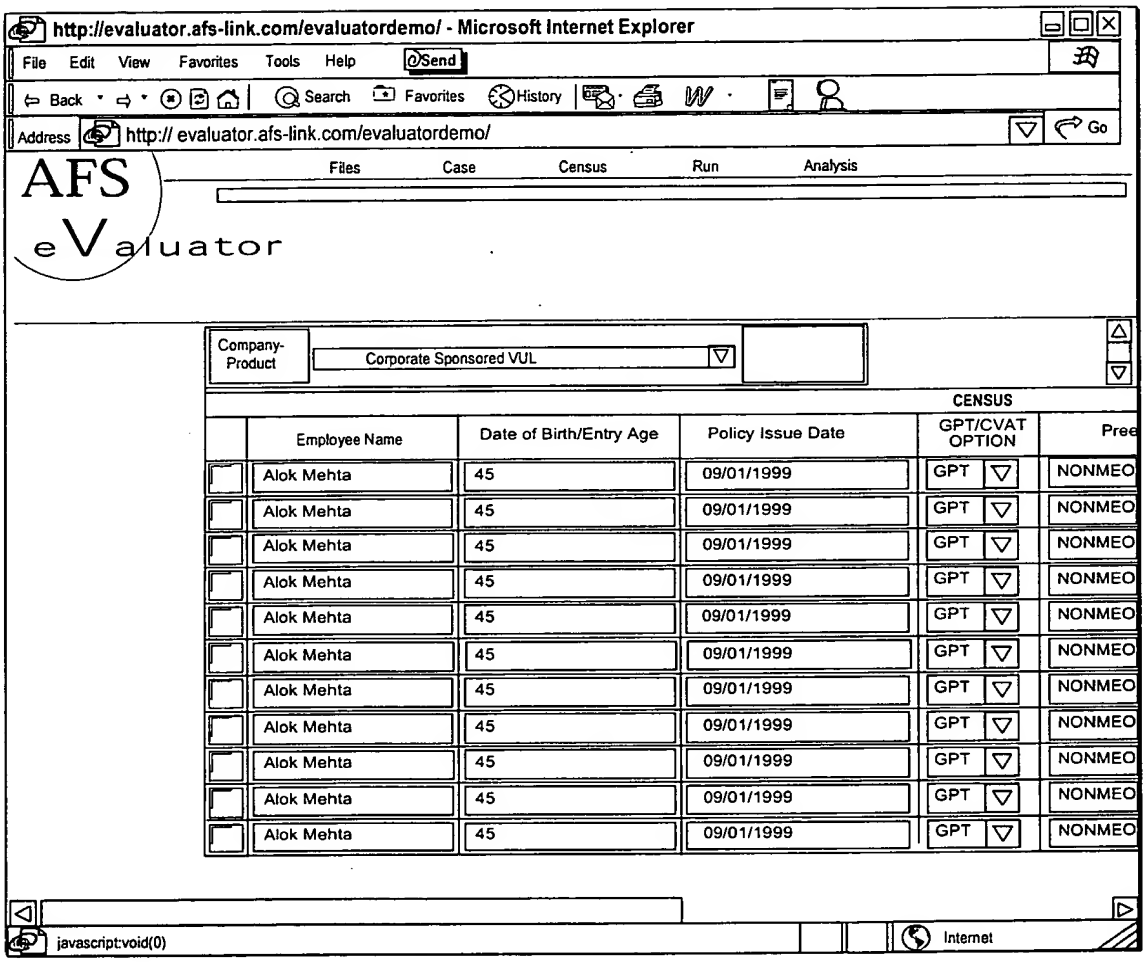

http://evaluator.afs-link.com/evaluatordemo/ - Microsoft Internet Explorer
File Edit View Favorites Tools Help Send
Back Search Favorites History
Address http:// evaluator.afs-link.com/evaluatordemo/
Go
AFS eValuator
Files Case Census Run Analysis
Company-Product
Corporate Sponsored VUL
CENSUS
Employee Name
Date of Birth/Entry Age
Policy Issue Date
GPT/CVAT OPTION
Pree
Alok Mehta 45 09/01/1999 GPT NONMEO
javascript:void(0)
Internet

FIG. 5E

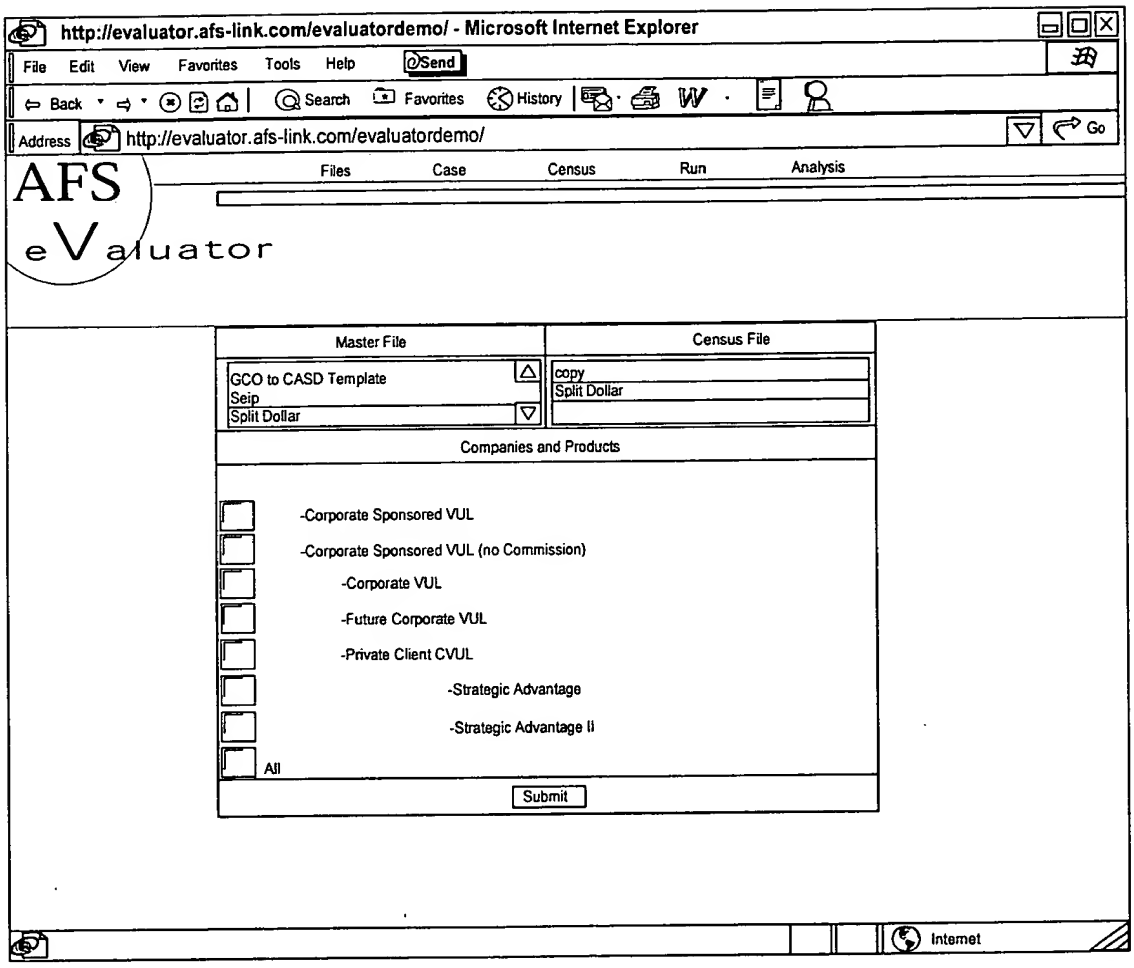

http://evaluator.afs-link.com/evaluatordemo/ - Microsoft Internet Explorer
File Edit View Favorites Tools Help Send
Back Search Favorites History
Address http://evaluator.afs-link.com/evaluatordemo/
Go
AFS eValuator
Files Case Census Run Analysis
Master File
Census File
GCO to CASD Template
Seip
Split Dollar
copy
Split Dollar
Companies and Products
-Corporate Sponsored VUL
-Corporate Sponsored VUL (no Commission)
-Corporate VUL
-Future Corporate VUL
-Private Client CVUL
-Strategic Advantage
-Strategic Advantage II
All
Submit
Internet

FIG. 5F

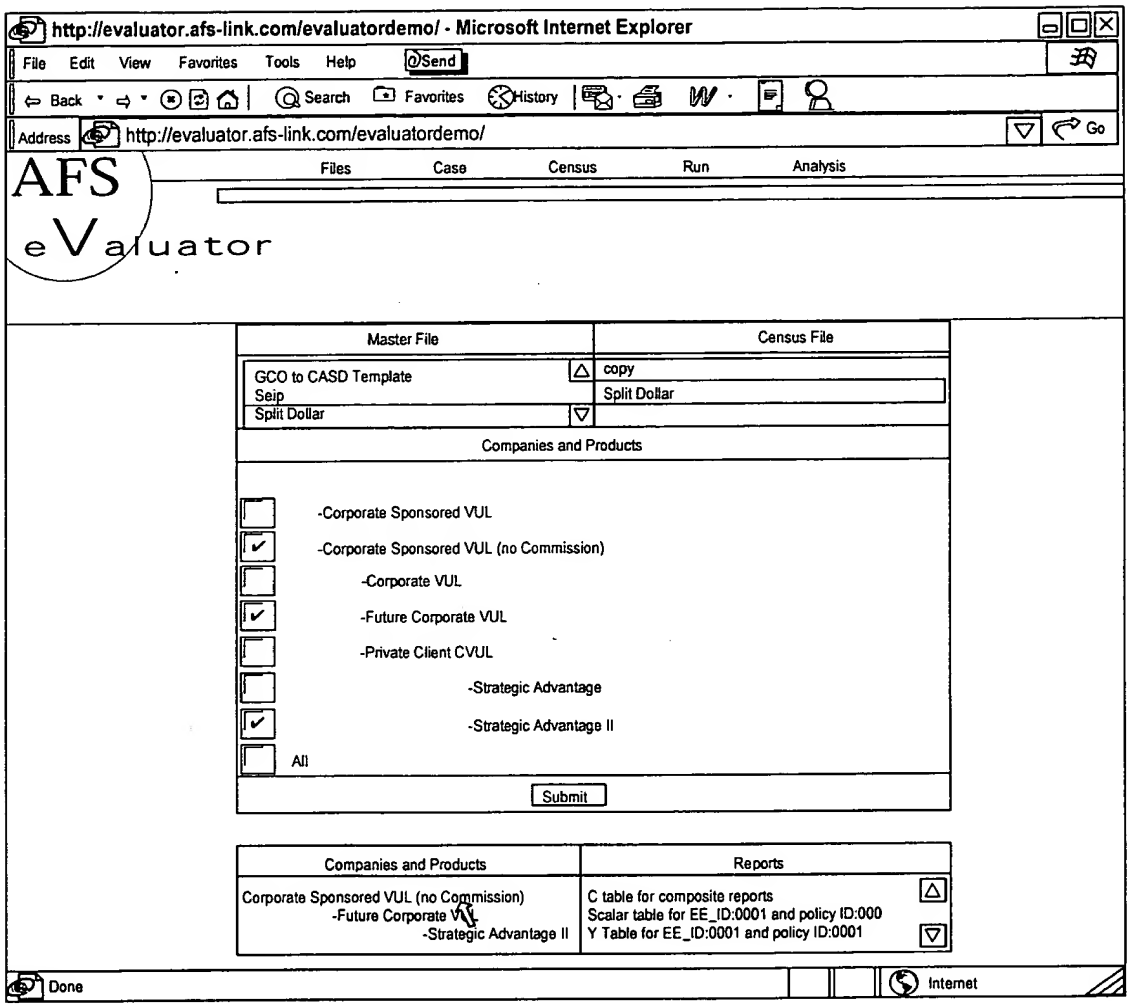
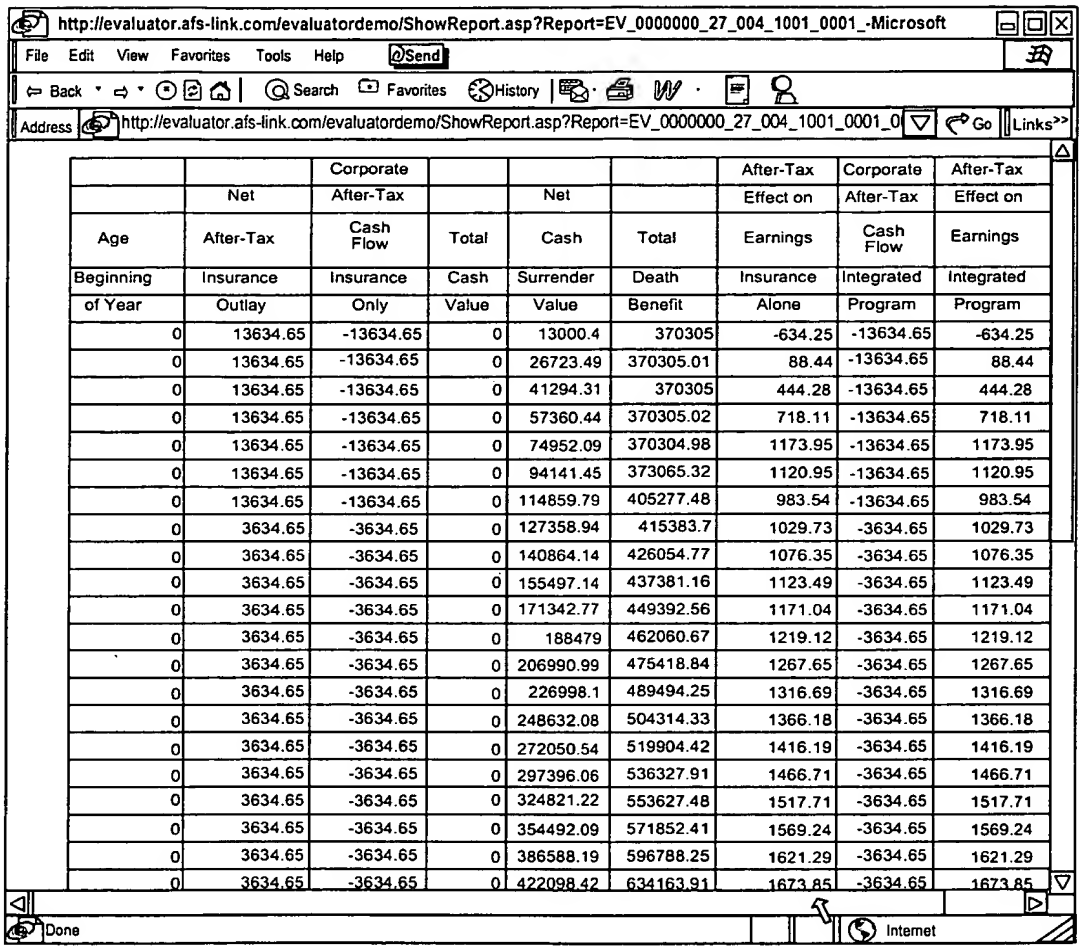

http://evaluator.afs-link.com/evaluatordemo/ - Microsoft Internet Explorer
File Edit View Favorites Tools Help Send
Back Search Favorites History
Address http://evaluator.afs-link.com/evaluatordemo/
Go
AFS eValuator
Files Case Census Run Analysis
Master File
Census File
GCO to CASD Template
Seip
Split Dollar
copy
Split Dollar
Companies and Products
-Corporate Sponsored VUL
-Corporate Sponsored VUL (no Commission)
-Corporate VUL
-Future Corporate VUL
-Private Client CVUL
-Strategic Advantage
-Strategic Advantage II
All
Submit
Companies and Products
Reports
Corporate Sponsored VUL (no Commission)
-Future Corporate VUL
-Strategic Advantage II
C table for composite reports
Scalar table for EE_ID:0001 and policy ID:000
Y Table for EE_ID:0001 and policy ID:0001
Done
Internet

FIG. 5G



Age Beginning of Year	Net After-Tax Insurance Outlay	Corporate After-Tax Cash Flow Insurance Only	Total Cash Value	Net Cash Surrender Value	Total Death Benefit	After-Tax Effect on Earnings Insurance Alone	Corporate After-Tax Cash Flow Integrated Program	After-Tax Effect on Earnings Integrated Program
0	13634.65	-13634.65	0	13000.4	370305	-634.25	-13634.65	-634.25
0	13634.65	-13634.65	0	26723.49	370305.01	88.44	-13634.65	88.44
0	13634.65	-13634.65	0	41294.31	370305	444.28	-13634.65	444.28
0	13634.65	-13634.65	0	57360.44	370305.02	718.11	-13634.65	718.11
0	13634.65	-13634.65	0	74952.09	370304.98	1173.95	-13634.65	1173.95
0	13634.65	-13634.65	0	94141.45	373065.32	1120.95	-13634.65	1120.95
0	13634.65	-13634.65	0	114859.79	405277.48	983.54	-13634.65	983.54
0	3634.65	-3634.65	0	127358.94	415383.7	1029.73	-3634.65	1029.73
0	3634.65	-3634.65	0	140864.14	426054.77	1076.35	-3634.65	1076.35
0	3634.65	-3634.65	0	155497.14	437381.16	1123.49	-3634.65	1123.49
0	3634.65	-3634.65	0	171342.77	449392.56	1171.04	-3634.65	1171.04
0	3634.65	-3634.65	0	188479	462060.67	1219.12	-3634.65	1219.12
0	3634.65	-3634.65	0	206990.99	475418.84	1267.65	-3634.65	1267.65
0	3634.65	-3634.65	0	226998.1	489494.25	1316.69	-3634.65	1316.69
0	3634.65	-3634.65	0	248632.08	504314.33	1366.18	-3634.65	1366.18
0	3634.65	-3634.65	0	272050.54	519904.42	1416.19	-3634.65	1416.19
0	3634.65	-3634.65	0	297396.06	536327.91	1466.71	-3634.65	1466.71
0	3634.65	-3634.65	0	324821.22	553627.48	1517.71	-3634.65	1517.71
0	3634.65	-3634.65	0	354492.09	571852.41	1569.24	-3634.65	1569.24
0	3634.65	-3634.65	0	386588.19	596788.25	1621.29	-3634.65	1621.29
0	3634.65	-3634.65	0	422098.42	634163.91	1673.85	-3634.65	1673.85

FIG. 5H

Proskauer-1703

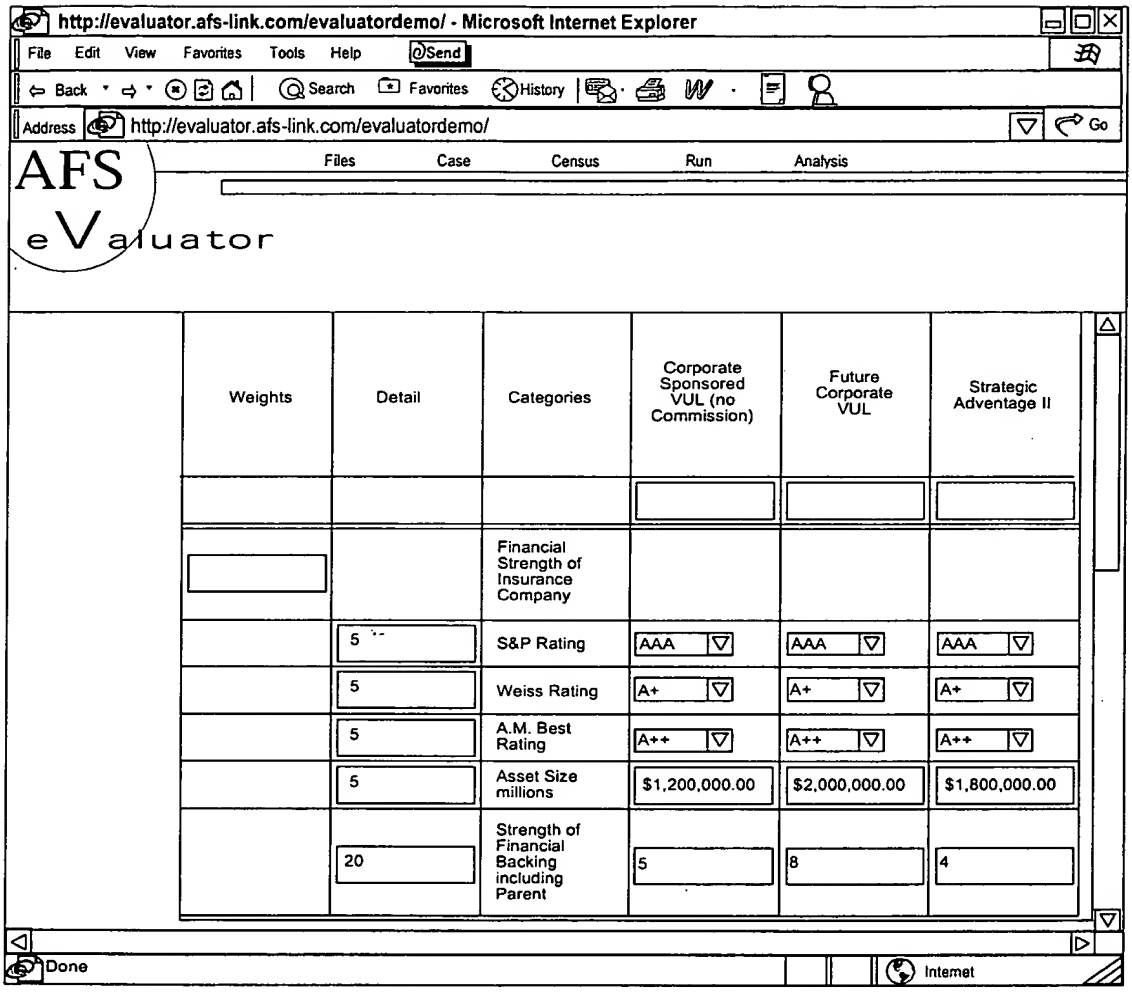


FIG. 5I

Express Mail Label No. EL 960 746 850

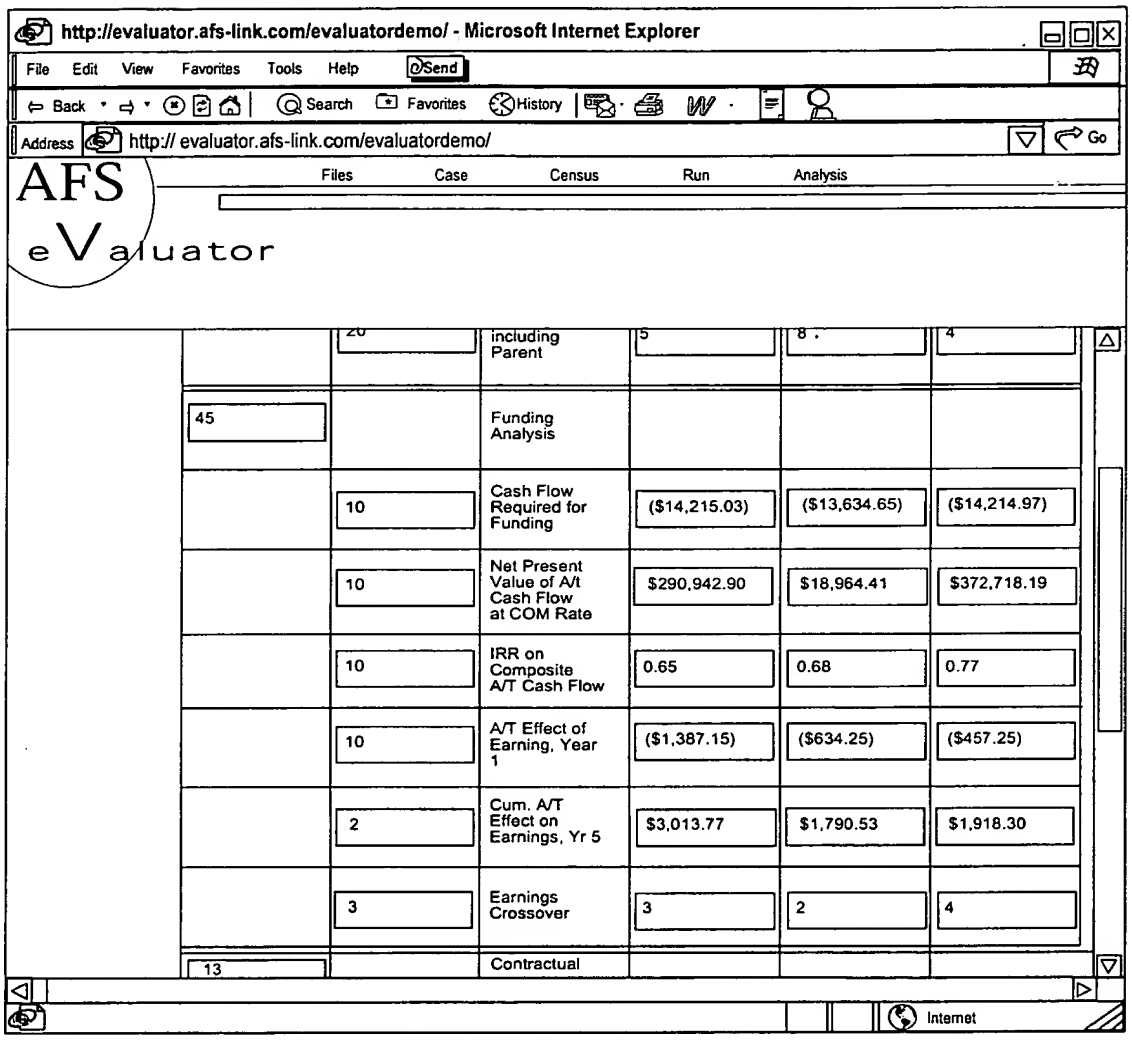

http://evaluator.afs-link.com/evaluatordemo/ - Microsoft Internet Explorer
File Edit View Favorites Tools Help Send
Back Search Favorites History
Address http:// evaluator.afs-link.com/evaluatordemo/
Go
AFS eValuator
Files Case Census Run Analysis
including Parent
45
Funding Analysis
10
Cash Flow Required for Funding
($14,215.03)
($13,634.65)
($14,214.97)
10
Net Present Value of A/t Cash Flow at COM Rate
$290,942.90
$18,964.41
$372,718.19
10
IRR on Composite A/T Cash Flow
0.65
0.68
0.77
10
A/T Effect of Earning, Year 1
($1,387.15)
($634.25)
($457.25)
2
Cum. A/T Effect on Earnings, Yr 5
$3,013.77
$1,790.53
$1,918.30
3
Earnings Crossover
3
2
4
13
Contractual
Internet

FIG. 5J

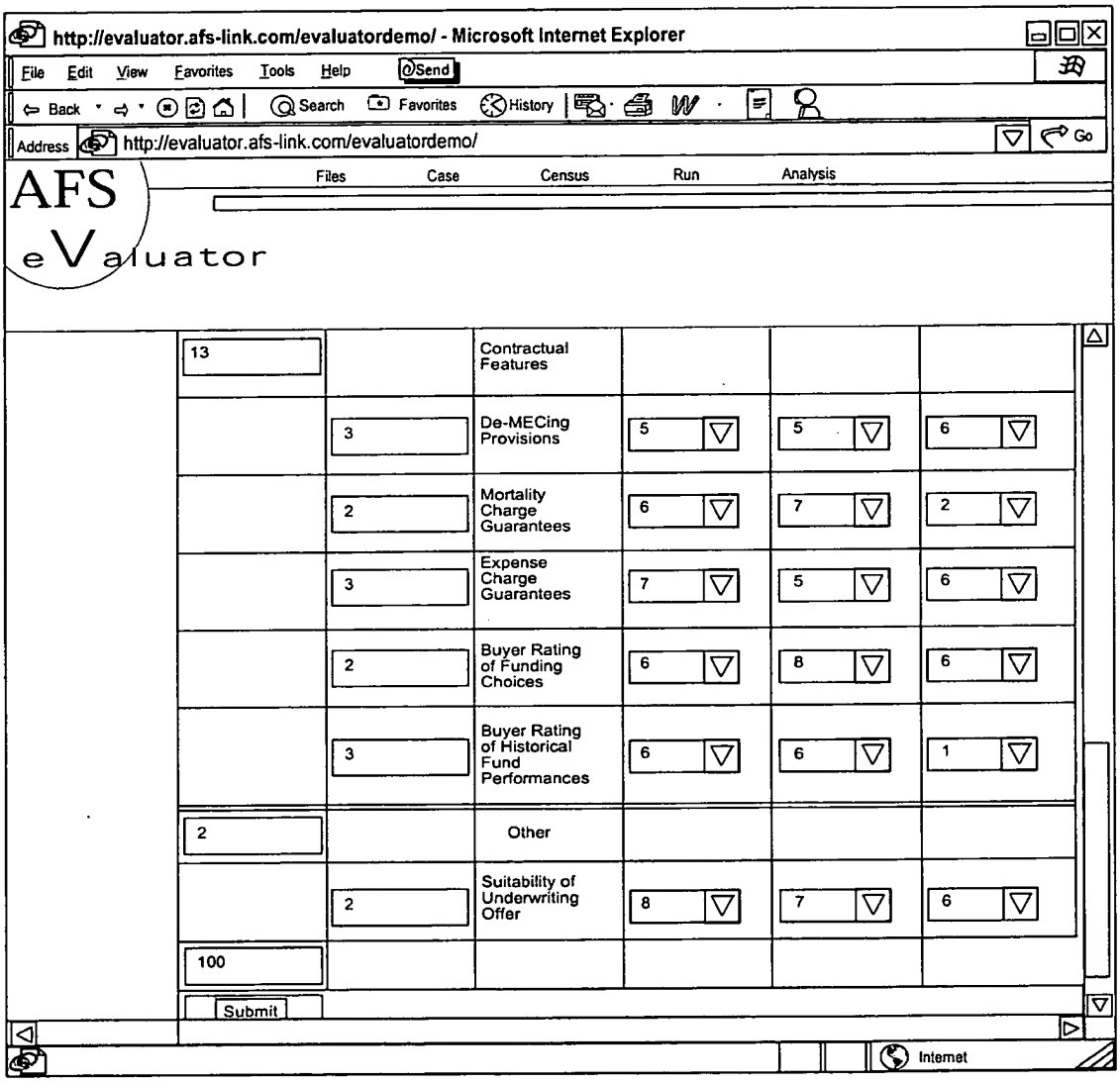


FIG. 5K

Express Mail No. EV 339 715 950

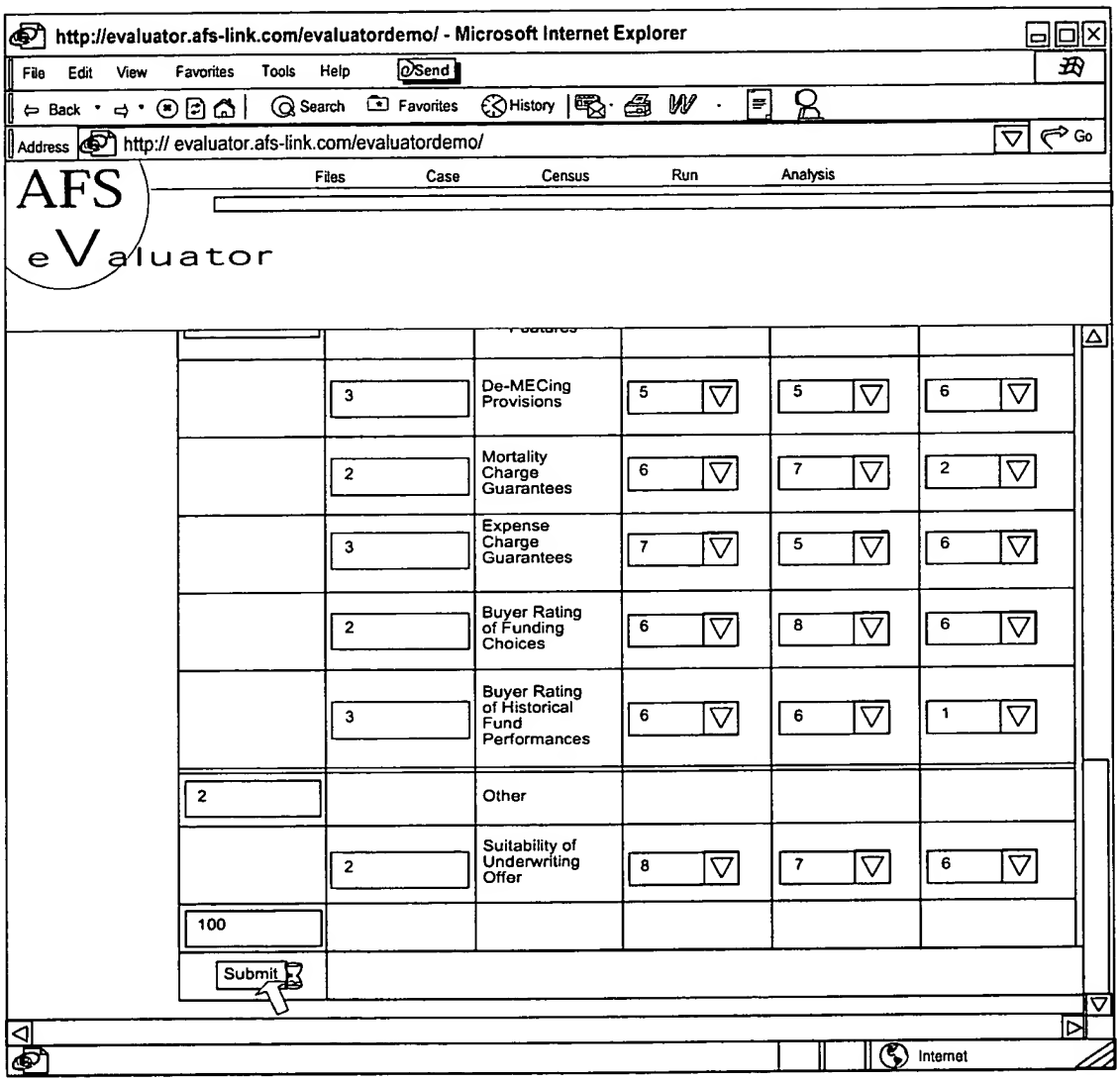

http://evaluator.afs-link.com/evaluatordemo/ - Microsoft Internet Explorer
File Edit View Favorites Tools Help Send
Back Search Favorites History
Address http:// evaluator.afs-link.com/evaluatordemo/
Go
AFS eValuator
Files Case Census Run Analysis
3 De-MECing Provisions 5 5 6
2 Mortality Charge Guarantees 6 7 2
3 Expense Charge Guarantees 7 5 6
2 Buyer Rating of Funding Choices 6 8 6
3 Buyer Rating of Historical Fund Performances 6 6 1
2 Other
2 Suitability of Underwriting Offer 8 7 6
100
Submit
Internet

FIG. 5L

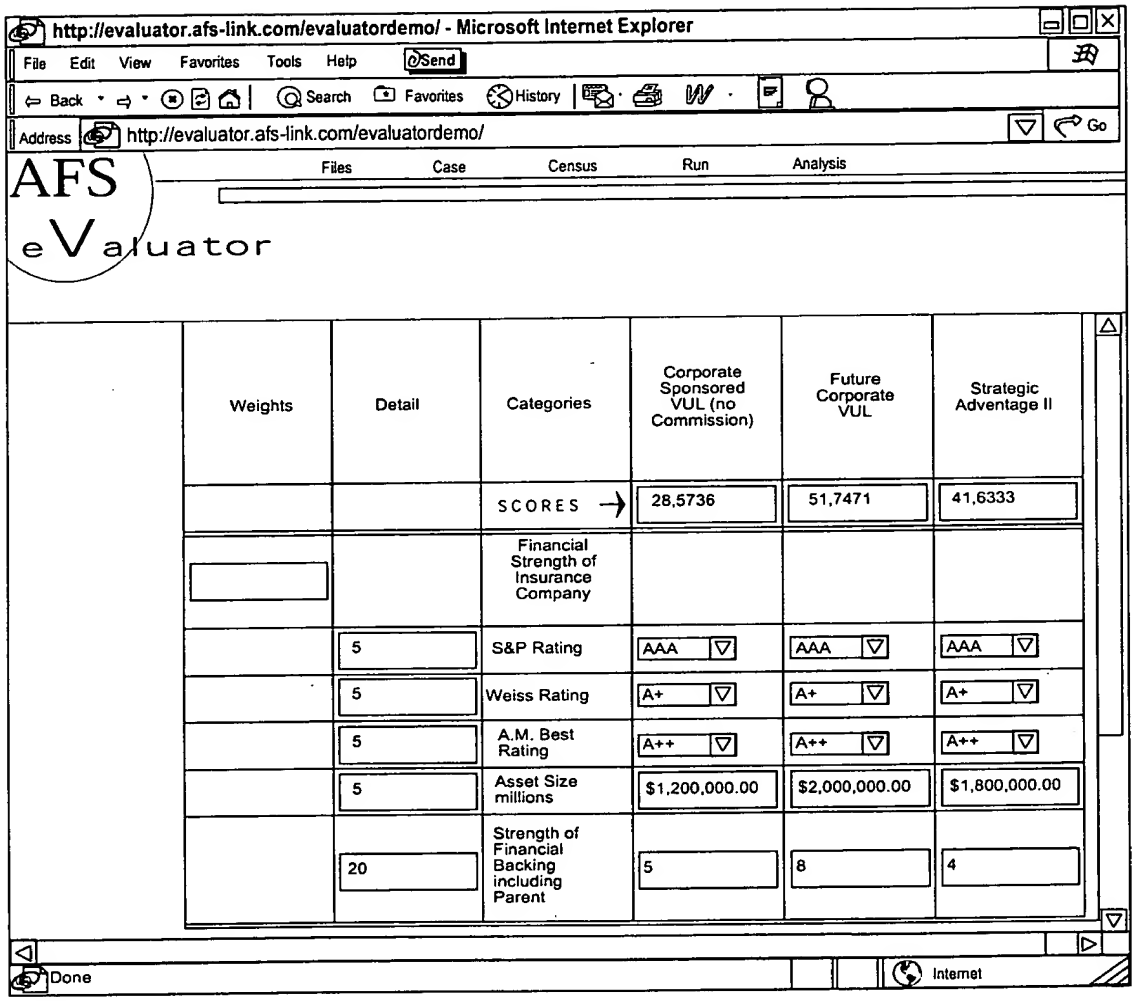


FIG. 5M

1000-1000-1000